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B1 (Official I	Form 1)(1/0	<b>)</b> 8)						90 - 0					
	United States Bankruptcy Northern District of Illin										Vo	luntary	Petition
Name of De <b>Dzuibla</b> ,	*		er Last, First	t, Middle):			Name	of Joint De	ebtor (Spouse	e) (Last, First	t, Middle):		
	All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							used by the a, maiden, and			8 years		
Last four dig (if more than c	one, state all)	Sec. or Indi	ividual-Taxp	ayer I.D. (	(ITIN) No./	Complete E	IN Last f	our digits or re than one, s	of Soc. Sec. of state all)	r Individual-'	Taxpayer I	.D. (ITIN) N	o./Complete EIN
Street Addres	Street Address of Debtor (No. and Street, City, and State): 9105 Falcon Green Dr. Lakewood, IL						Address of	f Joint Debtor	(No. and St	reet, City,	and State):	am e i	
					Г	ZIP Code 60014-33							ZIP Code
County of Re		of the Prin	cipal Place o	of Busines:				ty of Reside	ence or of the	Principal Pl	ace of Bus	iness:	
Mailing Add	ress of Deb	tor (if diffe	erent from st	reet addres	ss):		Maili	ng Address	of Joint Debt	tor (if differe	ent from str	eet address):	
						ZIP Code	:						ZIP Code
Location of I (if different f				r	·		-						
	Type of	Debtor			Nature	of Business	1		Chapter	of Bankruj	ptcy Code	Under Whi	ch
		rganization) one box)			`	one box)		_		Petition is F	iled (Checl	k one box)	
☐ Individua See Exhil ☐ Corporati ☐ Partnersh	nl (includes bit D on pagion (include	Joint Debtoge 2 of this	form.	☐ Sing in 1 ☐ Rail ☐ Stoo	1 U.S.C. §	eal Estate as 101 (51B)	s defined	Chapt Chapt Chapt Chapt Chapt	ter 9 ter 11 ter 12	of □ C	f a Foreign hapter 15 I	Petition for F Main Proce Petition for F Nonmain Pr	eding Recognition
Other (If				Oth				Nature of Debts					
CHECK THIS	box and state	e type of end	ity below.)	und	(Check box otor is a tax- er Title 26	empt Entity c, if applicable exempt orgof the Unite and Revenu	e) ganization d States	defined	are primarily cod in 11 U.S.C. street by an indivioual, family, or	onsumer debts § 101(8) as idual primarily	y for		s are primarily ess debts.
_		_	ee (Check o	ne box)				one box:		Chapter 11			
is unable    Filing Fe	e to be paid ned applica to pay fee e waiver re	I in installnation for the except in ir	e court's connstallments.	sideration Rule 1006 chapter 7 is	certifying t (b). See Offi ndividuals	that the debicial Form 3A only). Must	Check	Debtor is c if: Debtor's to insider c all applica A plan is Acceptan	aggregate nor s or affiliates)	ncontingent l are less that with this petition were solici	or as defind liquidated on \$2,190,00 ion. ited prepeti	debts (exclude)00.	ing debts owed
Statistical/A  ☐ Debtor es  ☐ Debtor es  there will	stimates tha	t funds wil t, after any	l be availabl	perty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS	FOR COURT	USE ONLY
Estimated Nu  1- 49	amber of Cr	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated As \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion					
Estimated Lis	abilities  \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion					

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B1 (Official For	m 1)(1/08)	Page 2 01 53	Page 2
Voluntar	y Petition	Name of Debtor(s): <b>Dzuibla, James F</b>	
(This page mu	ast be completed and filed in every case)	Dzuibia, Jailies F	
1 0	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, attach	additional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more the	han one, attach additional sheet)
Name of Debt - None -	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A		Exhibit B dual whose debts are primarily consumer debts.)
forms 10K a	oleted if debtor is required to file periodic reports (e.g., nd 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	I, the attorney for the petitioner nar have informed the petitioner that [h 12, or 13 of title 11, United States ( under each such chapter. I further or required by 11 U.S.C. §342(b).	med in the foregoing petition, declare that I ne or she] may proceed under chapter 7, 11, Code, and have explained the relief available certify that I delivered to the debtor the notice
☐ Exhibit	A is attached and made a part of this petition.	X /s/ Erick Bohlman Signature of Attorney for Debto Erick Bohlman	July 20, 2009 or(s) (Date)
	Exh	ibit C	
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifia	able harm to public health or safety?
	Exh	nibit D	
_	leted by every individual debtor. If a joint petition is filed, ea	•	ch a separate Exhibit D.)
Exhibit  If this is a joi	D completed and signed by the debtor is attached and made	a part of this petition.	
_	D also completed and signed by the joint debtor is attached a	and made a part of this petition.	
	Information Regardin	•	
_	(Check any ap Debtor has been domiciled or has had a residence, principal	-	scata in this District for 190
-	days immediately preceding the date of this petition or for		
	There is a bankruptcy case concerning debtor's affiliate, ge	eneral partner, or partnership pendi	ng in this District.
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but is a defen	dant in an action or
	Certification by a Debtor Who Reside		perty
	(Check all app Landlord has a judgment against the debtor for possession		ed, complete the following.)
	(Name of landlord that obtained judgment)		
	(ivalile of failuloid that obtained judgment)		
	(Address of landlord)		
	,	sano ano sinovanotonoso va don vyhich	the debter would be remaited to ever
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment f		
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	ourt of any rent that would become	due during the 30-day period
	Debtor certifies that he/she has served the Landlord with the	his certification. (11 U.S.C. § 362(1	()).

#### B1 (Official Form 1)(1/08)

### Voluntary Petition

(This page must be completed and filed in every case)

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### ▼ /s/ James F Dzuibla

Signature of Debtor James F Dzuibla

 $\mathbf{X}$  .

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

July 20, 2009

Date

#### Signature of Attorney\*

#### X /s/ Erick Bohlman

Signature of Attorney for Debtor(s)

#### Erick Bohlman

Printed Name of Attorney for Debtor(s)

#### Bohlman Law Offices, P.C.

Firm Name

780 McArdle Drive Suite F Crystal Lake, IL 60014

Address

#### Email: eb@bohlmanlaw.com

#### 815-477-9200 Fax: 815-477-9201

Telephone Number

July 20, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Dzuibla, James F

#### Signatures

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

X

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

### **United States Bankruptcy Court** Northern District of Illinois

In re	James F Dzuibla		Case No.	
		Debtor(s)	Chapter	7

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ James F Dzuibla
Date: July 20, 2009

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	James F Dzuibla		Case No		
		Debtor	-,		
			Chapter	7	
			• -		

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	6,975.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		228,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10		274,093.57	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	2			
I - Current Income of Individual Debtor(s)	Yes	1			2,314.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			10,254.99
Total Number of Sheets of ALL Schedu	ıles	26			
	Т	otal Assets	6,975.00		
			Total Liabilities	502,093.57	

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Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	James F Dzuibla		Case No		
-		Debtor	_,		
			Chapter	7	

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	228,000.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	228,000.00

#### State the following:

Average Income (from Schedule I, Line 16)	2,314.00
Average Expenses (from Schedule J, Line 18)	10,254.99
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,814.00

#### State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	228,000.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		274,093.57
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		274,093.57

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B6A (Official Form 6A) (12/07)

In re	James F Dzuibla	Case No
_		
		Debtor

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	James F Dzuibla	Case No.	
		Debtor	

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Chec	king account with Chase Bank	-	300.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	chair	2), computer, couch, TV stand, kitchen table, s, DVD player, bed, and dresser and other household goods.	-	3,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	X			
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
			(Tota	Sub-Total of this page)	al > <b>3,300.00</b>

3 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	James F Dzuibla	Case No
-		

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

			(Continuation Succe)		
	Type of Property	N O N E		Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
d u a C r	nterests in an education IRA as lefined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the ecord(s) of any such interest(s). 1 U.S.C. § 521(c).)	х			
C	nterests in IRA, ERISA, Keogh, or other pension or profit sharing blans. Give particulars.	X			
a	Stock and interests in incorporated and unincorporated businesses. temize.		Govnor's Public House. The corporation is no longer in good standing and is not doing business, and has no intent to do business again. Debtor's shares in this corporation are held by Kane County Sheriff pursuant to court order.	-	0.00
			Jimmy D's Inc. This corporation is not in good standing or doing business. There is some corporate debt, but no assets.	-	0.00
			Horizon Realty Group, LLC. This company has no assets and is no longer operating.	-	0.00
			Performance Telecom Corp. The corporation has approximately \$550 in a checking account, but the shares in this corporation are held by Kane County Sheriff pursuant to court order.	-	0.00
	nterests in partnerships or joint ventures. Itemize.	X			
a	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. <i>A</i>	Accounts receivable.	X			
p d	Alimony, maintenance, support, and property settlements to which the lebtor is or may be entitled. Give particulars.	X			
18. C	Other liquidated debts owed to debtor neluding tax refunds. Give particulars.	X			

Sub-Total > **0.00** (Total of this page)

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	James F Dzuibla	Case No.
		;

Debtor

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Prop	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
(	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
į	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
1	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
j	Patents, copyrights, and other intellectual property. Give particulars.	X			
	Licenses, franchises, and other general intangibles. Give particulars.	X			
; ; ;	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
	Automobiles, trucks, trailers, and	1998 Pa	ce American Trailer	-	1,200.00
•	other vehicles and accessories.	1987 Ho	onda Elite Scooter	-	200.00
		1999 To	yota Camry with 124,000 miles	-	2,075.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
	Office equipment, furnishings, and supplies.	Laptop	computer	-	200.00
	Machinery, fixtures, equipment, and supplies used in business.	X			
				Sub-Tota (Total of this page)	al > 3,675.00

to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	James F Dzuibla	Case No.	_
_		,	

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
30. Inventory.	Х			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page) 6,975.00 Total >

0.00

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**B6C** (Official Form 6C) (12/07)

In re	James F Dzuibla	Case No.	
		 -/	

Debtor

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Description of Property	Specify Law Providing	Value of	Current Value of
☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)			
(Check one box)	\$136,875.		
Debtor claims the exemptions to which debtor is entitled under:	L Check if debtor	ciaims a nomestead ex	tempuon that exceeds

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, C	ertificates of Deposit		
Checking account with Chase Bank	735 ILCS 5/12-1001(b)	300.00	300.00
Household Goods and Furnishings TVs (2), computer, couch, TV stand, kitchen table, chairs, DVD player, bed, and dresser and other misc. household goods.	735 ILCS 5/12-1001(b)	3,000.00	3,000.00
Automobiles, Trucks, Trailers, and Other Vehicles			
1998 Pace American Trailer	735 ILCS 5/12-1001(b)	500.00	1,200.00
1987 Honda Elite Scooter	735 ILCS 5/12-1001(b)	200.00	200.00
1999 Toyota Camry with 124,000 miles	735 ILCS 5/12-1001(c)	2,075.00	2,075.00
Office Equipment, Furnishings and Supplies Laptop computer	735 ILCS 5/12-1001(d)	200.00	200.00

Total: 6,275.00 6,975.00

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B6D (Official Form 6D) (12/07)

In re	James F Dzuibla	Case No	
-		Debtor	

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	6		area claims to report on any senedate s.					
CDEDITOD'S NAME	CC	Hu	sband, Wife, Joint, or Community	CC	U	D	AMOUNT OF	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	СОПШВНОК	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY	COXF-ZGEZF	UNLLQULDATED		CLAIM WITHOUT DEDUCTING VALUE OF	UNSECURED PORTION, IF ANY
(See instructions above.)	R	Ĺ	SUBJECT TO LIEN	E N	D A	ᅵᅵ	COLLATERAL	
Account No.				Т	T E			
				H	D	Ш		
		L	Value \$	Ш				
Account No.								
			Value \$					
A		⊢	value \$	Н		Н		
Account No.								
			Value \$	1				
Account No.		T		Н		П		
110000011111111111111111111111111111111								
		L	Value \$					
0			S	ubt	ota	1		
continuation sheets attached			(Total of th	nis p	oag	e)		
				Т	ota	, †	0.00	0.00
			(Report on Summary of Sci				0.00	0.00

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B6E (Official Form 6E) (12/07)

In re	James F Dzuibla	Case No	
_		Debtor ,	

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

#### Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### ☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### ☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### ☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### ☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### ☐ Deposits by individuals

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### ■ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### ☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

#### ☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (12/07) - Cont.

In re	James F Dzuibla		Case No.	
		Debtor		

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

#### **Domestic Support Obligations**

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community CONTINGENT UNLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, SPUTED AND MAILING ADDRESS Н AMOUNT DATE CLAIM WAS INCURRED INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) 2008 Account No. xxx-xx-0614 Unallocated Support Mary C. Dziubla \$8,000.00 per month 0.00 1296 Timberline Arrears - \$225,000.00 Bartlett, IL 60103 225,000.00 225,000.00 Account No. xxx-xx-0614 2009 Maintenance/Alimony Wendy Sass \$500.00 per month 0.00 2814 Stonegate Crystal Lake, IL 60014 3,000.00 3,000.00 Account No. Account No. Account No. Subtotal 0.00 Sheet 1 of 2 continuation sheets attached to

(Total of this page)

Schedule of Creditors Holding Unsecured Priority Claims

228,000.00

228,000.00

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B6E (Official Form 6E) (12/07) - Cont.

In re	James F Dzuibla	Case No	
-		Debtor	

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community CONTINGENT UNLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, SPUTED AND MAILING ADDRESS Н AMOUNT DATE CLAIM WAS INCURRED W INCLUDING ZIP CODE, AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) 2008 Account No. xx-xxx6402 Sales Tax and Liquor Tax Illinois Department of Revenue Unknown **Bankruptcy Section, Level 7-425** 100 West Randolph Street Χ X Chicago, IL 60606 Unknown Unknown Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet **2** of **2** continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 0.00 0.00 0.00 (Report on Summary of Schedules) 228,000.00 228,000.00

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B6F (Official Form 6F) (12/07)

In re	James F Dzuibla		Case No.	
_		Debtor		

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	C O D E B T	H H W		D AIM	CONTI	UNLLQ:	DISPUTE	AMOUNT OF CLAIM
(See instructions above.)	O R	C	IS SUBJECT TO SETOFF, SO STATE	Ε.	NGENT	I D	Ť E D	AMOUNT OF CLAIM
Account No. xxxx0218			Health Insurance		T	DATED		
Aetna Insurance/Brennan & Clark 721 E. Madison, Suite 200 Villa Park, IL 60181	x	-						
								2,231.00
Account No. x9-282			Business Debt					
Alpha Baking c/o The Chaet Kaplin Baim Firm 30 N LaSalle #1520 Chicago, IL 60602	x	-						
								1,460.46
Account No. ending in x1007			2000 - 2008 Credit Card					
American Express General Counsels Office 3200 Commerce Pwy Md 19-01-06 Merrimar, FL 33025		-	Credit Card					
								22,811.00
Account No. ending in x3006			2000 - 2008 Credit Card					
American Express General Counsels Office 3200 Commerce Pwy Md 19-01-06 Merrimar, FL 33025		-						
								25,740.00
<b>9</b> continuation sheets attached	<u> </u>	<u> </u>	(To	S otal of th		tota pag		52,242.46

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B6F (Official Form 6F) (12/07) - Cont.

In re	James F Dzuibla	Case No
_		Debtor

	1.0		about Mills Trint or Occasionity	10	Ιυ	<u> </u>	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CORFLEGER	ΰ	DISPUTED	AMOUNT OF CLAIM
Account No. ending in x1008			2000 - 2008	Т	D A T E D		
American Express General Counsels Office 3200 Commerce Pwy Md 19-01-06 Merrimar, FL 33025		-	Credit Card		D		6,211.00
Account No. ending in x1003			2000 - 2008				
American Express General Counsels Office 3200 Commerce Pwy Md 19-01-06 Merrimar, FL 33025		-	Credit Card				3,668.00
Account No. ending in x1003	T		2000 - 2008		T	T	
American Express General Counsels Office 3200 Commerce Pwy Md 19-01-06 Merrimar, FL 33025		-	Credit Card				5,903.00
Account No. ending in x1003			2000 - 2008				
American Express General Counsels Office 3200 Commerce Pwy Md 19-01-06 Merrimar, FL 33025		_	Credit Card				1,331.00
Account No. xx SC 1345			2009	+	$\vdash$		
Arvon Funding, LLC c/o Franks, Gerkin & McKenna, P.C. 19333 East Grant Hwy. Marengo, IL 60152		_	Judgment				Unknown
Sheet no1 of _9 sheets attached to Schedule of	_			Sub			17,113.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	17,113.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	James F Dzuibla	Case No
_		Debtor

	10	1	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	10	1	15	<u> </u>
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	Ü	I SPUTE	AMOUNT OF CLAIM
Account No. xxxx0991			Opened 9/01/08 Last Active 10/10/08	Ť	D A T E D		
Asset Management Out 401 Pilot Ct Ste A Waukesha, WI 53188		-	CollectionAttorney Us Cellular-M06		D		128.00
Account No. xxxxxxxxxx1341	T		Business Debt		T	$\vdash$	
AT&T Law Department 225 W. Randolf, Suite 25A Chicago, IL 60606	x	-					4.054.07
Account No. xxxxxx5016	-		Business Debt	+	-	$\vdash$	1,054.67
Blue Star Energy 14034 Collections Center Drive Chicago, IL 60693	x	-					3,787.65
Account No.	+		Business Debt				, , , , ,
Brewers Supply Group 800 First Ave. West Shakopee, MN 55379	x	-					Unknown
Account No. xxxxxxxx7212	╁		Opened 7/01/05 Last Active 11/18/08	+	t	+	
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		-	CreditCard				477.00
Sheet no. 2 of 9 sheets attached to Schedule of			<u></u>	Sub			5,447.32
Creditors Holding Unsecured Nonpriority Claims			(Total of	tnis	pag	ge)	

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B6F (Official Form 6F) (12/07) - Cont.

In re	James F Dzuibla	Case No	
•		Debtor	

	10	1			_		_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		スmのスーイスのい	UZ LL QULD A	DISPUTED	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-5793			Charge Account		Т	A T E D		
Capital One Bank P.O. Box 6492 Carol Stream, IL 60197-6492		-		_		D		728.13
Account No. xxxx-xxxx-1076	╁		Charge Account					
Capital One Bank (USA) N.A. P.O. Box 6492 Carol Stream, IL 60197-6492	x	-						
								1,625.64
Account No.  Castle Bank 121 W. Lincoln Highway Dekalb, IL 60115		-	2006 - 2008 Overdraft					10,224.00
Account No.	T		2000 - 2008					
Chase P.O. BOX 15153 Wilmington, DE 19886-5153		-	Credit Card					34,968.00
Account No. xxxxxxxx0904	t		Opened 8/01/92 Last Active 11/26/08					
Citi Po Box 6241 Sioux Falls, SD 57117		-	CreditCard					3,976.00
Sheet no. 3 of 9 sheets attached to Schedule of			-			ota		51,521.77
Creditors Holding Unsecured Nonpriority Claims			(Tota	of th	ıs į	pag	e)	,

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B6F (Official Form 6F) (12/07) - Cont.

In re	James F Dzuibla	Case No
_		Debtor

CDEDITOD'S NAME	С	Hu	sband, Wife, Joint, or Community	CO	U	D I	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A A	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		NLIQUIDATED	SPUTE	AMOUNT OF CLAIM
Account No.			2000 - 2009	Т	TE		
ComEd System Credit/Bankruptcy Department 2100 Swift Drive Oak Brook, IL 60523		_	Utility Services				409.00
Account No. xxxxxx4017	╅		Business Debt	$\dagger$			
ComEd System Credit/Bankruptcy Department 2100 Swift Drive Oak Brook, IL 60523	x	_					1,057.06
Account No.	╁		Accounting Fees	+			,
Donald M. DeSalvo Ltd. 625 Plainfield Road #130 Willowbrook, IL 60527	x	_	_				Unknown
Account No. <b>x2731</b>	+		Business Debt	+			
Empire Cooler Service 940 W Chicago Ave. Chicago, IL 60642	x	_					1,325.00
Account No. xxx4700	+		Business Debt	+			1,323.00
Heritage Wine Cellars 6600 West Howard Niles, IL 60714	x	_					170.00
Sheet no. <b>4</b> of <b>9</b> sheets attached to Schedule of				Sub	toto	<u>L</u>	1.0.00
Creditors Holding Unsecured Nonpriority Claims			(Total of				2,961.06

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In re	James F Dzuibla	Case No
_		Debtor

	С	Ни	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	Z Q D _ D		AMOUNT OF CLAIM
Account No.			Business Debt	Т	A T E D		
Imperial Food Service 740 Schneider Drive South Elgin, IL 60177	x	-			ש		049.44
Account No. xxxxxxxxx6276	-		Opened 2/01/07 Last Active 3/19/08 Potential deficiency on short sale of real estate				948.44
Indymac Bank 7700 W Parmer Ln Bldg D 2nd Floor Austin, TX 78729		_	, , , , , , , , , , , , , , , , , , , ,				
							Unknown
Account No. xxxx0004			Business Debt				
Judge & Dolph c/o Abrams & Abrams PC 180 West Washington St. #910 Chicago, IL 60602	x	-					2,846.66
Account No.	┢		2008				_,
Katina Kalos PO Box 957046 Hoofman Estates, IL 60195-7046		-	Apartment Lease				Unknown
Account No.	t		Business Debt				
Martin Romero 5924 North Maplewood Chicago, IL 60659	x	-					Unknown
Sheet no. <b>5</b> of <b>9</b> sheets attached to Schedule of		<u> </u>	<u> </u>	ubt	ote	1	- Cincionii
Creditors Holding Unsecured Nonpriority Claims			(Total of the				3,795.10

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B6F (Official Form 6F) (12/07) - Cont.

In re	James F Dzuibla	Case No	
•		Debtor	

							1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT - NGEN	QULD	ISPUTED	AMOUNT OF CLAIM
Account No. 30 Marine Drive, Unit C8	]		2008	T	A T E D		
Michael & Joseph Wattman 13611 South Lawrence Ave. Midlothian, IL 60445		-	Pro-rated tax escrow agreement for real estate taxes on Michigan City, IN property sold.		D		F 07C 00
Account No. <b>xx1886</b>			Business Debt	+			5,976.90
Mid American Energy PO Box 8020 Davenport, IA 52808-8020	x	-					24,963.60
Account No. xx0818	╁	_	2005 - 2009	+		$\vdash$	
Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507		-	Agriculture				1,430.48
Account No. xxxxxx1000			Utility Services for Business	$\dagger$			
Nicor Gas Attention: Bankruptcy & Collections PO Box 2020 Aurora, IL 60507	x	-					4,011.26
Account No.	╁	$\vdash$	2008	+	$\vdash$		.,520
Peskind Law Firm 2445 Dean St., Ste E Saint Charles, IL 60175		-	Legal Fees				23,408.00
Sheet no. 6 of 9 sheets attached to Schedule of		_	1	Sub	tota	ıl	E0 700 04
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	59,790.24

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B6F (Official Form 6F) (12/07) - Cont.

In re	James F Dzuibla	Case No
_		Debtor

				-	1		
CREDITOR'S NAME,	CODEBT	Hu	sband, Wife, Joint, or Community	CONT	U N	D	
MAILING ADDRESS	ĮĎ	н	DATE OF ABAWAS DISSIDDED AND	ΙÑ	ļ	S	
INCLUDING ZIP CODE,	E   B	W	DATE CLAIM WAS INCURRED AND	- 1 1	l o	l li	
AND ACCOUNT NUMBER	Ţ	J	CONSIDERATION FOR CLAIM. IF CLAIM	Ņ	ũ	Ť	AMOUNT OF CLAIM
(See instructions above.)	O R	С	IS SUBJECT TO SETOFF, SO STATE.	N G E N	Ϊ́	SPUTED	
Account No. xxxx-xxxx-1727	┢		Charge Account	٩	LIQUIDATED		
	1				Þ		
Sears							
P.O. Box 183082		l <u>-</u>					
Columbus, OH 43218-3082							
							4,893.11
Account No. xxxxxxxxxxxx1727			Opened 7/01/05 Last Active 11/26/08	Т			
	1		CreditCard				
Sears/cbsd							
Po Box 6189		١_					
Sioux Falls, SD 57117							
							3,788.00
Account No. xx3432	┢	$\vdash$	Business Debt	+	$\vdash$	$\vdash$	
Account No. XX3432	1		Business Debt				
Southern Wine & Spirits	١						
2971 Paysphere Circle	Х	-					
Chicago, IL 60674-2971							
							1,280.72
	╀			+	_		.,
Account No. xx6955			Business Debt				
Sysco Food Service	1				1		
250 Wieboldt Drive	Х	-			1		
Des Plaines, IL 60016							
·	1						
	1						20,931.79
	L			$\perp$	┖	Щ	20,331.73
Account No. xxxxxxxxxxxxx0001	1		Opened 4/01/07 Last Active 10/24/08				
	1		Automobile (deficiency on repossession)		1		
Toyota Motor Credit							
Must call 800-874-8822 for mailing	1	-			1		
addre	1				1		
audi c							
	1						
	1						7,398.05
Sheet no. <b>7</b> of <b>9</b> sheets attached to Schedule of	_			Sub	tota	1	
							38,291.67
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	, -

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B6F (Official Form 6F) (12/07) - Cont.

In re	James F Dzuibla	Case No
_		Debtor

	I c	Тни	sband, Wife, Joint, or Community	I c	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	U I D	ISPUTE	AMOUNT OF CLAIM
Account No. xxx3150			Business Debt	٦т	A T E D		
Turano Baking Company 6501 West Roosevelt Road Berwyn, IL 60402	x	-			D		2,955.98
Account No.		-	2008				2,333.30
US Cellular 8410 W. Bryn Mawr Suite 700 Chicago, IL 60631		-	Phone Services				128.00
Account No. xx-xxxxxx-xx4609	+	+	Business Debt	+			
US Food Service c/o Kohner Mann and Kailas 4650 N. Port Washington Rd. Milwaukee, WI 53212-1059		-					6,983.02
Account No. <b>xx0959</b>		+	Business Debt				
Van Guard Energy c/o McCarthy, Bergess & Wolff 26000 Cannon Rd. Cleveland, OH 44146	x	-					1,485.70
Account No. xxxxxxxxxxxxx0001	$\dashv$	L	2006 - 2008				
Wells Fargo Po Box 60510 Los Angeles, CA 90060		-	CheckCreditOrLineOfCredit				24,939.25
Sheet no. <b>8</b> of <b>9</b> sheets attached to Schedule	of			Sub	tot-		27,000.20
Creditors Holding Unsecured Nonpriority Claims	OI		(Total of				36,491.95

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B6F (Official Form 6F) (12/07) - Cont.

In re	James F Dzuibla	Case No	
•		Debtor	

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	CO	U	D	
MAILING ADDRESS	٥	н	DATE CLARA WAS DIGWEDED AND	Ň	Ļ	s	
INCLUDING ZIP CODE,		w	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	N T	Q	l P	
AND ACCOUNT NUMBER	T	J	IS SUBJECT TO SETOFF, SO STATE.	N	Ų	Ī	AMOUNT OF CLAIM
(See instructions above.)	R	С	is sobsect to setort, so state.	NGENT	Ď	Ď	
Account No. xxxxxxxxxxxxx0001			Opened 2/01/07 Last Active 3/24/08	Ϋ́	UZ LLQULDAH WD		
Ticcount 10. AAAAAAAAAAAAA			Potential deficiency on short sale of real estate		E		
Wells Forms Bonk Nr. No.			located at 5 Regan Blvd., Barrington Hills, IL				1
Wells Fargo Bank Nv Na			located at 5 Regain Biva., Barrington rinis, iE				
P O Box 31557		-					
Billings, MT 59107							
							Unknown
Account No. xx8925	_		Legal Fees		_	H	
Account No. XX0925			Legal rees				
Malak and Kata Ltd							
Welsh and Katz Ltd.	l,						
120 S. Riverside Plaze	Х	-					
Chicago, IL 60606-3912							
							105.00
Account No.	_		2008			H	
Account No.			Legal Fees				
Zuloveki Barras Fland O Madulla							
Zukowski, Rogers, Flood & McArdle		_					
50 Virginia St.		-					
Crystal Lake, IL 60014							
							6,334.00
Account No.							
Account No.							
	l						
Sheet no. <b>9</b> of <b>9</b> sheets attached to Schedule of			S	ubt	ota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of the	nis 1	oag	e)	6,439.00
			(				
					ota		274,093.57
			(Report on Summary of Sc	hed	ule	s)	214,093.31

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B6G (Official Form 6G) (12/07)

In re	James F Dzuibla	Case No.	
-		Debtor	

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

Katina Kalos PO Box 957046 Hoffman Estates, IL 60195 Condo lease

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B6H (Official Form 6H) (12/07)

In re	James F Dzuibla	Case No	
		Debtor	

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

# NAME AND ADDRESS OF CODEBTOR NAME AND ADDRESS OF CREDITOR Govnor's Public House Ltd. Donald M. DeSalvo Ltd.

220 N. Randall Rd. Lake In The Hills, IL 60156

Govnor's Public House Ltd. 220 N. Randall Rd. Lake In The Hills, IL 60156

Govnor's Public House Ltd. 220 N. Randall Rd. Lake In The Hills, IL 60156

Govnor's Public House Ltd. 220 N. Randall Rd. Lake In The Hills, IL 60156

Govnor's Public House Ltd. 220 N. Randall Rd. Lake In The Hills, IL 60156

Govnor's Public House Ltd. 220 N. Randall Rd. Lake In The Hills, IL 60156

Govnor's Public House Ltd. 220 N. Randall Rd. Lake In The Hills, IL 60156

Govnor's Public House Ltd. 220 N. Randall Rd. Lake In The Hills, IL 60156

Govnor's Public House Ltd. 220 N. Randall Rd. Lake In The Hills, IL 60156

Govnor's Public House Ltd. 220 N. Randall Rd. Lake In The Hills, IL 60156 625 Plainfield Road #130 Willowbrook, IL 60527

Alpha Baking c/o The Chaet Kaplin Baim Firm 30 N LaSalle #1520 Chicago, IL 60602

AT&T Law Department 225 W. Randolf, Suite 25A Chicago, IL 60606

Blue Star Energy 14034 Collections Center Drive Chicago, IL 60693

Brewers Supply Group 800 First Ave. West Shakopee, MN 55379

Illinois Department of Revenue Bankruptcy Section, Level 7-425 100 West Randolph Street Chicago, IL 60606

Imperial Food Service 740 Schneider Drive South Elgin, IL 60177

Judge & Dolph c/o Abrams & Abrams PC 180 West Washington St. #910 Chicago, IL 60602

Martin Romero 5924 North Maplewood Chicago, IL 60659

Mid American Energy PO Box 8020 Davenport, IA 52808-8020 Case 09-72991 Doc 1 Filed 07/20/09 Entered 07/20/09 11:57:01 Desc Main Page 30 of 53 Document

In re	James F Dzuibla	Case No.
-		, Debtor

# SCHEDULE H - CODEBTORS (Continuation Sheet)

_	NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	NAME AND ADDRESS OF CODED FOR	NAME AND ADDRESS OF CREDITOR
	Govnor's Public House Ltd.	Nicor Gas
	220 N. Randall Rd.	
		Attention: Bankruptcy & Collections PO Box 2020
	Lake In The Hills, IL 60156	Aurora, IL 60507
		Autora, il 60307
	Govnor's Public House Ltd.	Southern Wine & Spirits
	220 N. Randall Rd.	2971 Paysphere Circle
	Lake In The Hills, IL 60156	Chicago, IL 60674-2971
	Govnor's Public House Ltd.	Sysco Food Service
	220 N. Randall Rd.	250 Wieboldt Drive
	Lake In The Hills, IL 60156	Des Plaines, IL 60016
	Lake III The Tillis, IL 00130	Des i laines, il 00010
	Govnor's Public House Ltd.	Turano Baking Company
	220 N. Randall Rd.	6501 West Roosevelt Road
	Lake In The Hills, IL 60156	Berwyn, IL 60402
	Govnor's Public House Ltd.	Van Guard Energy
	220 N. Randall Rd.	c/o McCarthy, Bergess & Wolff
	Lake In The Hills, IL 60156	26000 Cannon Rd.
		Cleveland, OH 44146
		,
	Govnor's Public House Ltd.	Heritage Wine Cellars
	220 N. Randall Rd.	6600 West Howard
	Lake In The Hills, IL 60156	Niles, IL 60714
	Govnor's Public House Ltd.	Empire Cooler Service
	220 N. Randall Rd.	940 W Chicago Ave.
	Lake In The Hills, IL 60156	Chicago, IL 60642
	Govnor's Public House Ltd.	ComEd
	220 N. Randall Rd.	System Credit/Bankruptcy Department
	Lake In The Hills, IL 60156	2100 Swift Drive
		Oak Brook, IL 60523
	Jimmy D's Inc.	Aetna Insurance/Brennan & Clark
	9105 Falcon Greens Drive	721 E. Madison, Suite 200
	Lakewood, IL 60014	Villa Park, IL 60181
		······································
	Performance Telecom Corp.	Welsh and Katz Ltd.
	9105 Falcon Greens	120 S. Riverside Plaze
	Lakewood, IL 60014	Chicago, IL 60606-3912
	Polk Street Corp.	Capital One Bank (USA) N.A.
	548 West Polk Street	P.O. Box 6492
	Chicago, IL 60607	Carol Stream, IL 60197-6492
	<del>-</del> :	•

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**B6I (Official Form 6I) (12/07)** 

In re	James F Dzuibla		Case No.	
	'	Debtor(s)		

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE							
Separated	AGE(S):	AGE(S):						
Employment:	DEBTOR	SPOUSE						
Occupation	n/a							
Name of Employer	Not Employed							
How long employed	7 months							
Address of Employer								
	ge or projected monthly income at time case filed)	DEBTOR		POUSE				
	y, and commissions (Prorate if not paid monthly)	\$ 0.00	\$	N/A				
2. Estimate monthly overtime		\$	\$	N/A				
3. SUBTOTAL		\$0.00	\$	N/A				
4. LESS PAYROLL DEDUCT	TIONS							
<ul> <li>a. Payroll taxes and socia</li> </ul>	al security	\$	\$	N/A				
b. Insurance		\$	\$	N/A				
c. Union dues		\$ 0.00	\$	N/A				
d. Other (Specify):		\$	\$	N/A				
		\$	\$	N/A				
5. SUBTOTAL OF PAYROLI	L DEDUCTIONS	\$0.00	\$	N/A				
6. TOTAL NET MONTHLY T	ГАКЕ НОМЕ РАҮ	\$0.00	\$	N/A				
7. Regular income from operat	tion of business or profession or farm (Attach detailed statement	t) \$ <b>0.00</b>	\$	N/A				
8. Income from real property	•	\$ 0.00	\$	N/A				
9. Interest and dividends		\$ 0.00	\$	N/A				
10. Alimony, maintenance or s dependents listed above	support payments payable to the debtor for the debtor's use or the	at of \$0.00	\$	N/A				
11. Social security or governm (Specify): <b>Unemplo</b>	nent assistance  byment Compensation	\$ 2,314.00	\$	N/A				
(Specify).	yment compensation	\$ 2,314.00	\$	N/A				
12. Pension or retirement inco	me	\$ 0.00 \$	\$ <del></del>	N/A				
13. Other monthly income	inc	Ψ	Ψ	14/74				
(Specify):		\$ 0.00	\$	N/A				
		\$ 0.00	\$	N/A				
14. SUBTOTAL OF LINES 7	THROUGH 13	\$\$	\$	N/A				
15. AVERAGE MONTHLY I	NCOME (Add amounts shown on lines 6 and 14)	\$\$	\$	N/A				
16 COMBINED AVEDAGE	MONTHI V INCOME: (Combine column totals from line 15)	\$	2,314.00					

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	James F Dzuibla		
		Debtor(s)	

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

uplete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at tir

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22.	The averag	•
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complexpenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	675.00
a. Are real estate taxes included? Yes No _X_		
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	82.50
b. Water and sewer	\$	50.00
c. Telephone	\$	0.00
d. Other See Detailed Expense Attachment	\$	200.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	300.00
5. Clothing	\$	40.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	200.00
8. Transportation (not including car payments)	\$	100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	13.33
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	54.16
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	· <del></del>	
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	8,500.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Personal Grooming	\$	20.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	10,254.99
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: Debtor is attempting to reduce child support and maintenance. This remains pending.	_	
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	2,314.00
b. Average monthly expenses from Line 18 above	\$	10,254.99
c. Monthly net income (a. minus b.)	\$	-7,940.99

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B6J (Offi	icial Form 6J) (12/07)		Document	Page 33 of 53		
In re	James F Dzuibla				Case No.	
		•	I	Debtor(s)	<del>-</del>	

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

### **Other Utility Expenditures:**

Cell Phone	\$ 135.00
Internet, Home Phone and Television	\$ 65.00
Total Other Utility Expenditures	\$ 200.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	James F Dzuibla			Case No.	
			Debtor(s)	Chapter	7
	<b>DECLARATION C</b>	ONCERN	ING DEBTOR'S SO	CHEDUL	ES
	DECLARATION UNDER I	PENALTY (	OF PERJURY BY INDIVI	DUAL DEI	BTOR
	I declare under penalty of perjury th	at I have rea	nd the foregoing summary	and schedul	es, consisting of
	sheets, and that they are true and cor	rect to the be	est of my knowledge, infor	mation, and	belief.
Date	July 20, 2009	Signature	/s/ James F Dzuibla		
		-	James F Dzuibla		
			Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

### **United States Bankruptcy Court Northern District of Illinois**

In re	James F Dzuibla	Case No.		
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### ${\bf 1. \ Income\ from\ employment\ or\ operation\ of\ business}$

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$88,174.00 2007 Employment Income \$42,960.60 2008 Employment Income

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$13,884.00 2009 Unemployment Compensation through June

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**AMOUNT SOURCE** 

2009 proceeds from sale of Polk Street Corp. \$9.000.00

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID **OWING** 

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL NAME AND ADDRESS OF CREDITOR **TRANSFERS TRANSFERS** OWING

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

STATUS OR

DISPOSITION

Judgment entered

**OWING** 

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

NATURE OF PROCEEDING

None П

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

COURT OR AGENCY

McHenry Co., Illinois

AND LOCATION

CAPTION OF SUIT AND CASE NUMBER Arvon Funding, LLC, **Assignee of Gordon Food** Services, Inc. vs. Govnor's Public House, Ltd. and James F. Dziubla, et al.; No. 09 SC 1345

Sysco Food Services vs. Collection McHenry County, Illinois **Pending** 

Govnors, et al

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE

Collection

DESCRIPTION AND VALUE OF **PROPERTY** 

Software Copyright (c) 1996-2009 Best Case Solutions, Inc. - Evanston, IL - (800) 492-8037

Best Case Bankruptcy

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	DATE OF REPOSSESSION,	
NAME AND ADDRESS OF	FORECLOSURE SALE,	DESCRIPTION AND VALUE OF
CREDITOR OR SELLER	TRANSFER OR RETURN	PROPERTY
Kane County Sheriff	2008	2007 Toyota Camry
777 E. Fabyan Pkwy		
Geneva, IL 60134		
Kane County Sheriff	2009	Stocks/ownership interest in Performance
777 E. Fabyan Pkwy		Telecom Corp
Geneva, IL 60134		·
Kane County Sheriff	2008	Stocks/ownership interest in Govnor's Public
777 E. Fabyan Pkwy	2000	House Ltd
Geneva. IL 60134		House Eta
Ochicva, in output		

#### 6. Assignments and receiverships

None

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF
NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

THE THE TREE TO THE STORY ET

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION DESCRIPTION AND VALUE OF NAME AND ADDRESS OF COURT DATE OF CASE TITLE & NUMBER OF CUSTODIAN ORDER **PROPERTY** Kane County Sheriff Mary C. Dziubla vs. James 2008 2007 Toyota Camry, Stock held 777 E. Fabvan Pkwv. in Performance Telecom Corp. Dziubla (divorce), Case Number Geneva, IL 60134 02DK007 pending in Kane and stock held in Govnor's County, Illinois Public Hourse, Ltd.

# 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF RELATIONSHIP TO DESCRIPTION AND PERSON OR ORGANIZATION DEBTOR, IF ANY DATE OF GIFT VALUE OF GIFT

# 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or** since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Bohlman Law Offices PC 780 McArdle Dr. Suite F

Crystal Lake, IL 60014

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2009 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$4000.00 plus costs

4

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR Greg Leja 11754 Brookside Palos Park, IL	DATE 11/2008	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED Sold 2002 Chevy Silverado 2500 pick-up truck for \$8500.00.
Mary C. Dziubla 1296 Timberlane Bartlett, IL 60103 Ex-wife	11/2008	Whole life policy and IRA transferred to ex-wife per court order
Nick Chizo Unknown None	4/2008	Debtor sold guns for \$600.00.
Polk St.Corp 101 W. Grand Ave. Ste. 600 Chicago, IL 60610 none	5/2009	Debtor (and 50% co-owner) sold business for \$20,000.00. After attorney fees, Debtor received \$9,000 for his portion.
Martin Lawrence unknown none	2009	Residence located at 137 Algonquin Road, Barrington Hills, Illinois. This was a short sale, and debtor received no proceeds. Debtor owned this property with his wife (divorce pending).
Michael & Joseph Wattman 13611 South Lawrence Ave.	2008	30 Marine Drive, Unit C8, Michigan City, Indiana. Sold for approximately \$160,000. After paying

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

Midlothian, IL 60445

None

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

mortgage and closing costs, Debtor received

approximately \$10,000.

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION Castle Bank Lake in the Hills, IL

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE Checking account.

AMOUNT AND DATE OF SALE OR CLOSING

Closed in approximately July 2008 with balance of approximately \$500.

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF **PROPERTY** 

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None 

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 5 Regan Blvd. Barrington Hills, IL NAME USED same

DATES OF OCCUPANCY 10/2006 - 4/2008

James F Dzuibla

5/2008 - 12/2008

1619 Carlemont Dr., Unit C Crystal Lake, IL 60014

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#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF

GOVERNMENTAL UNIT DOCKET NUMBER STATUS OR DISPOSITION

6

#### 18. Nature, location and name of business

LAST FOUR DIGITS OF

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME Performance Telecom Corp	SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN EIN # 36-3145021	ADDRESS 5 Regan Blvd. Barrington, IL 60010	NATURE OF BUSINESS Software Stocks held by kane county	BEGINNING AND ENDING DATES 1981 -
Govner's Public House LTD	EIN # 36-4296402	220 N. Randall Rd. Lake In The Hills, IL 60156	Restaurant and Bar	1999 - 2008
Horizon Realty Group LLC	EIN # 36-4243394	5 Regan Blvd. Barrington, IL 60010	Real Estate Holdings	1998 - 2009
Jimmy D's Inc.	EIN# 36-3365658	1619 Carlemont Dr. Unit C Crystal Lake, IL 60014	Management Company	1985 - 2009
Polk St. Co. Inc.	EIN# 36-3582890	d/b/a Our Place Bar & Grill 548 W. Polk St. Chicago, IL 60607	Restaurant and Bar	1991 - 2009
Govnor's Pub, Inc.	36-3458649	207 N. State Street Chicago, IL 60601	Bar and grill	1986-2006

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME Horizon Realty Group LLC ADDRESS
5 Regan Blvd.
Barrington, IL 60010

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

7

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None

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS**  DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY

DATE OF INVENTORY

INVENTORY SUPERVISOR

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

**RECORDS** 

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

**ADDRESS** 

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

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#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 9

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	July 20, 2009	Signature	/s/ James F Dzuibla
			James F Dzuibla
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

# **United States Bankruptcy Court Northern District of Illinois**

		Northern Di	strict of Illinois		
In re	James F Dzuibla			Case No.	
•			Debtor(s)	Chapter	7
	CHAPTER 7 IN	DIVIDUAL DEBTO	OR'S STATEMENT	OF INTEN	NTION
PART	<b>A</b> - Debts secured by property of property of the estate. Attach a			ted for <b>EAC</b>	<b>H</b> debt which is secured by
	property of the estate. Attach a	duttional pages if he	ecessary.)		
Propert	ty No. 1				
Credite	or's Name:		Describe Property S	Securing Deb	<b>t:</b>
	ry will be (check one): Surrendered	☐ Retained	1		
	ning the property, I intend to (check Redeem the property Reaffirm the debt Other. Explain		oid lien using 11 U.S.C	C. § 522(f)).	
	-		C		
	ty is (check one): Claimed as Exempt		☐ Not claimed as ex	empt	
	<b>B</b> - Personal property subject to unexadditional pages if necessary.)	spired leases. (All thre	e columns of Part B mu	ist be complet	ed for each unexpired lease.
Propert	ty No. 1				
Lessor Katina	's Name: Kalos	Describe Leased Pr Condo lease	operty:	Lease will be U.S.C. § 365 ☐ YES	e Assumed pursuant to 11 5(p)(2): NO
persona	re under penalty of perjury that that the property subject to an unexpired July 20, 2009	l lease.	/s/ James F Dzuibla James F Dzuibla Debtor	coperty of my	estate securing a debt and/or

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United States Bankruptcy Court

United States Bankruptcy C	ourt
Northern District of Illinois	

In r	n re _ <b>James F Dzuibla</b>		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMPENSATIO	N OF ATTORNEY I	FOR DE	EBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), compensation paid to me within one year before the filing of the per be rendered on behalf of the debtor(s) in contemplation of or in contemplation.	etition in bankruptcy, or agree	d to be pai	d to me, for services rendered or to
	For legal services, I have agreed to accept	\$		3,591.00
	Prior to the filing of this statement I have received	\$		3,591.00
	Balance Due	\$		0.00
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed compensation wi	th any other person unless the	y are memb	bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensation with a copy of the agreement, together with a list of the names of the p			
5.	In return for the above-disclosed fee, I have agreed to render legal s	ervice for all aspects of the ba	nkruptcy c	ase, including:
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice</li> <li>b. Preparation and filing of any petition, schedules, statement of affic.</li> <li>c. Representation of the debtor at the meeting of creditors and confid. [Other provisions as needed]</li> <li>Negotiations with secured creditors to reduce to reaffirmation agreements and applications as needed</li> <li>522(f)(2)(A) for avoidance of liens on household g</li> </ul>	fairs and plan which may be re firmation hearing, and any adjumarket value; exemption eded; preparation and filir	equired; ourned hea planning;	rings thereof;
6.	By agreement with the debtor(s), the above-disclosed fee does not in Representation of the debtors in any dischargeab any other adversary proceeding.	nclude the following service: ility actions, judicial lien	avoidanc	es, relief from stay actions or
	CERTIF	TICATION		
this	I certify that the foregoing is a complete statement of any agreement is bankruptcy proceeding.	or arrangement for payment t	o me for re	epresentation of the debtor(s) in
Date	ated: July 20, 2009	s/ Erick Bohlman		
		Erick Bohlman		
		Bohlman Law Offices, P.C 780 McArdle Drive	<b>,.</b>	
		Suite F		
		Crystal Lake, IL 60014		
		815-477-9200 Fax: 815-47	77-9201	

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

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over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

# **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Erick Bohlman	X /s/ Erick Bohlman	July 20, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
780 McArdle Drive		
Suite F		
Crystal Lake, IL 60014		
815-477-9200		
eb@bohlmanlaw.com		
	Certificate of Debtor	
I (We), the debtor(s), affirm that I (we) have re-	ceived and read this notice.	
James F Dzuibla	X /s/ James F Dzuibla	July 20, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any	y) Date

# United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	James F Dzuibla		Case No.	
		Debtor(s)	Chapter 7	
	V	ERIFICATION OF CREDITOR M	<b>IATRIX</b>	
		Number of	Creditors:	49
	The above-named Debtor(s (our) knowledge.	s) hereby verifies that the list of credit	tors is true and correct to	the best of my
	July 20, 2009	/s/ James F Dzuibla		

Aetna Insurance/Brennan & Clark 721 E. Madison, Suite 200 Villa Park, IL 60181

Alpha Baking c/o The Chaet Kaplin Baim Firm 30 N LaSalle #1520 Chicago, IL 60602

American Express General Counsels Office 3200 Commerce Pwy Md 19-01-06 Merrimar, FL 33025

Arvon Funding, LLC c/o Franks, Gerkin & McKenna, P.C. 19333 East Grant Hwy. Marengo, IL 60152

Asset Management Out 401 Pilot Ct Ste A Waukesha, WI 53188

AT&T Law Department 225 W. Randolf, Suite 25A Chicago, IL 60606

Blue Star Energy 14034 Collections Center Drive Chicago, IL 60693

Brewers Supply Group 800 First Ave. West Shakopee, MN 55379

Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

Capital One Bank P.O. Box 6492 Carol Stream, IL 60197-6492 Capital One Bank (USA) N.A. P.O. Box 6492 Carol Stream, IL 60197-6492

Castle Bank 121 W. Lincoln Highway Dekalb, IL 60115

Chase P.O. BOX 15153 Wilmington, DE 19886-5153

Citi Po Box 6241 Sioux Falls, SD 57117

ComEd System Credit/Bankruptcy Department 2100 Swift Drive Oak Brook, IL 60523

Donald M. DeSalvo Ltd. 625 Plainfield Road #130 Willowbrook, IL 60527

Empire Cooler Service 940 W Chicago Ave. Chicago, IL 60642

Govnor's Public House Ltd. 220 N. Randall Rd. Lake In The Hills, IL 60156

Heritage Wine Cellars 6600 West Howard Niles, IL 60714

Illinois Department of Revenue Bankruptcy Section, Level 7-425 100 West Randolph Street Chicago, IL 60606

Imperial Food Service 740 Schneider Drive South Elgin, IL 60177 Indymac Bank 7700 W Parmer Ln Bldg D 2nd Floor Austin, TX 78729

Jimmy D's Inc. 9105 Falcon Greens Drive Lakewood, IL 60014

Judge & Dolph c/o Abrams & Abrams PC 180 West Washington St. #910 Chicago, IL 60602

Katina Kalos PO Box 957046 Hoofman Estates, IL 60195-7046

Katina Kalos PO Box 957046 Hoffman Estates, IL 60195

Martin Romero 5924 North Maplewood Chicago, IL 60659

Mary C. Dziubla 1296 Timberline Bartlett, IL 60103

Michael & Joseph Wattman 13611 South Lawrence Ave. Midlothian, IL 60445

Mid American Energy PO Box 8020 Davenport, IA 52808-8020

Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507 Nicor Gas Attention: Bankruptcy & Collections PO Box 2020 Aurora, IL 60507

Performance Telecom Corp. 9105 Falcon Greens Lakewood, IL 60014

Peskind Law Firm 2445 Dean St., Ste E Saint Charles, IL 60175

Polk Street Corp. 548 West Polk Street Chicago, IL 60607

Sears
P.O. Box 183082
Columbus, OH 43218-3082

Sears/cbsd Po Box 6189 Sioux Falls, SD 57117

Southern Wine & Spirits 2971 Paysphere Circle Chicago, IL 60674-2971

Sysco Food Service 250 Wieboldt Drive Des Plaines, IL 60016

Toyota Motor Credit Must call 800-874-8822 for mailing addre

Turano Baking Company 6501 West Roosevelt Road Berwyn, IL 60402

US Cellular 8410 W. Bryn Mawr Suite 700 Chicago, IL 60631 US Food Service c/o Kohner Mann and Kailas 4650 N. Port Washington Rd. Milwaukee, WI 53212-1059

Van Guard Energy c/o McCarthy, Bergess & Wolff 26000 Cannon Rd. Cleveland, OH 44146

Wells Fargo Po Box 60510 Los Angeles, CA 90060

Wells Fargo Bank Nv Na P O Box 31557 Billings, MT 59107

Welsh and Katz Ltd. 120 S. Riverside Plaze Chicago, IL 60606-3912

Wendy Sass 2814 Stonegate Crystal Lake, IL 60014

Zukowski, Rogers, Flood & McArdle 50 Virginia St. Crystal Lake, IL 60014